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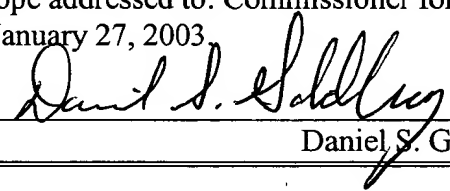


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox  
Serial No.: 09/292,887 Art Unit: 2162  
Filing Date: April 2, 1999 Examiner: Champagne, D.  
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT  
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD  
HOLDER EARNs REBATE IN FORM OF INSTALLMENT LOAN  
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD  
Docket No. 286052-002

Commissioner for Patents  
Washington, DC 20231

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on January 27, 2003.

  
Daniel S. Goldberg

AMENDMENT AND REPLY

This paper is responsive to the Office Action dated September 27, 2002, and is accompanied by a petition for extension of time and the required fee. According to this paper is timely filed on or before January 27, 2003. Two independent claims are added along with the required additional claim fees. No new matter is presented.

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IN THE CLAIMS:

Please amend the claims as set forth on the following page:

02/04/2003 CNGUYEN 00000109 09292887

02 FC:1202 36.00 OP  
03 FC:1201 84.00 OP